

## Old Age, Disability, Death

First law: 1981 (Provident Fund).

Current law: 1987 (Pension Scheme).

Type of program: Pension scheme and provident fund system (lump-sum benefits only).

**Exchange rate:** U.S.\$1.00 equals 9.60 dalasi.

### Coverage

**Pension Scheme:** Employed persons in quasi-government institutions and in participating private companies. Exclusions: Civil servants and armed forces personnel.

**Provident Fund:** Employed persons in the private sector. Exclusions: Civil servants and armed forces personnel. Special pension scheme system for civil servants and armed forces personnel.

### Source of Funds

**Pension scheme—Insured person:** None.

**Employer:** 19% of payroll.

**Government:** None.

**Provident fund—Insured person:** 5% of earnings.

**Employer:** 10% of payroll.

**Government:** None.

### Qualifying Conditions

**Pension scheme and provident fund—Old age pension:** Age 55 and 5 years of contributions. Voluntary retirement: Age 45 if no employment for 2 years preceding application.

### Old-Age Benefits

**Pension scheme—Old-age pension:** with a minimum of 5 years of contributions but less than 10 years, a lump sum benefit is paid. With 10 or more years of contributions, a benefit equal to 25% of total contributions up to the final year's salary.

**Provident fund—Old-age grant:** lump sum equal to total employer and employee contributions plus accrued interest.

### Permanent Disability Benefits

**Pension scheme—Disability pension:** A benefit equal to 25% of total contributions up to the final year's salary.

**Provident fund—Disability grant:** Lump sum equal to total employer and employee contributions plus accrued interest.

### Survivor Benefits

**Pension scheme—Survivor pension:** Lump sum equal to twice the annual salary of deceased payable to beneficiaries, irrespective of length of contributions.

**Provident fund—Survivor grant:** Lump sum equal to total employer and employee contributions plus accrued interest. Payable to nominated survivors.

**Provident fund—Early retirement or optional withdrawal of benefit:** Benefits are paid to members whose employment is terminated due to layoffs, who marry (female members only), have reached the compulsory retirement age and have paid a minimum of 5 years of contributions. The level of benefit (percentage) depends

on age of claimant and length of service. The balance in the members account shall be payable only at normal retirement or on entitlement under other contingencies thereafter.

### Administrative Organization

Social Security and Housing Finance Corporation, administration of both pension scheme and provident fund.

## Sickness and Maternity

(Medical services available to population in government health centers and hospitals at nominal charge.)

## Work Injury

First law: 1940.

Current law: 1990 (not yet implemented).

Type of program: Employer liability/compulsory insurance with private carrier.

### Coverage

Employed persons. Exclusions: Salaried employees whose earnings exceed 2,500 dalasi a year, casual workers, and family labor.

### Source of Funds

**Insured person:** None.

**Employer:** Whole cost, through direct provision of benefits or insurance premiums.

**Government:** None.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 60% of earnings; maximum benefit: calculated on earnings up to 1,500 dalasi per month (reduced rates payable for partial disability). Payable after 5-day waiting period until recovery or certification of permanent disability grant. Benefit commuted to lump sum if beneficiary leaves the country.

### Permanent Disability Benefits

**Permanent disability benefit:** Lump sum of 60% of earnings, if totally disabled. Maximum benefit, calculated on earnings up to 1,500 dalasi per month; minimum: 100 dalasi per month. Constant-attendance supplement: 25% of grant. Partial disability: Smaller lump-sum amounts, according to schedule in law.

### Workers' Medical Benefits

**Medical benefits:** Medical, surgical, hospital, nursing care, and medicines; also appliance expenses.

### Survivor Benefits

**Survivor benefit:** Lump sum of 120 months' earnings of insured, calculated on earnings up to 1,500 dalasi per month. Maximum, 100,000 dalasi.

## GAMBIA

---

Payable to dependents of deceased; reduced amounts if survivors were only partially dependent on insured.

Funeral grant: If no dependents, 1,000 dalasi.

### **Administrative Organization**

Department of Labor, enforcement of law.

Injuries Compensation Fund, administration of program.

Employers may insure liability with private insurance companies.

---

**Contact—Alexander Estrin—202-282-7116**

---